

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF OHIO

Case number (if known)

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

##### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Liton**

First name

**Kumar**

Middle name

**Bhowmick**

Last name and Suffix (Sr., Jr., II, III)

#### About Debtor 2 (Spouse Only in a Joint Case):

**Tayde**

First name

**Cristina**

Middle name

**Estrada**

Last name and Suffix (Sr., Jr., II, III)

##### 2. All other names you have used in the last 8 years

**Liton K Bhomick**

Include your married or maiden names.

##### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

**xxx-xx-5735**

**xxx-xx-2884**

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

I have not used any business name or EINs.

**FDBA Proxterior, Inc.**

**FDBA ProXterior (trade name)**

**DBA T&L Global Management LLC**

**DBA Pro Touch (trade name)**

**DBA Building Maint Services, LLC**

**DBA TLB Trade Inc.**

**DBA N&K Holding Properties LLC**

Include trade names and  
doing business as names

Business name(s)

EINs

**About Debtor 2 (Spouse Only in a Joint Case):**

I have not used any business name or EINs.

Business name(s)

EINs

**5. Where you live**

**1572 Lafayette Drive  
Upper Arlington, OH 43220**

Number, Street, City, State & ZIP Code

**Franklin**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

**1572 Lafayette Drive  
Upper Arlington, OH 43220**

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

**Part 2: Tell the Court About Your Bankruptcy Case**

**7. The chapter of the Bankruptcy Code you are choosing to file under** Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

**8. How you will pay the fee**  **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  
 **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).  
 **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

No.  
 Yes.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

No  
 Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

**11. Do you rent your residence?**

No. Go to line 12.  
 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?  
 No. Go to line 12.  
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

**T & L Global Management, LLC**

Name of business, if any

**dba Pro-Touch  
721 N Rose Avenue  
Columbus, OH 43219**

Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

Health Care Business (as defined in 11 U.S.C. § 101(27A))  
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
 Stockbroker (as defined in 11 U.S.C. § 101(53A))  
 Commodity Broker (as defined in 11 U.S.C. § 101(6))  
 None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor*?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines.* If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

**I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

**I am not required to receive a briefing about credit counseling because of:**

**Inc incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

**I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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**I am not required to receive a briefing about credit counseling because of:**

**Inc incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Liton Kumar Bhowmick**  
 Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a. <b>Are your debts primarily consumer debts?</b> Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
	<input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.		
16b.	<b>Are your debts primarily business debts?</b> Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.		
	<input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.		
16c.	State the type of debts you owe that are not consumer debts or business debts		
<hr/>			
17. Are you filing under Chapter 7?	<input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.		
<b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	<input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input checked="" type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

**Part 7: Sign Below**

For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**/s/ Liton Kumar Bhowmick**

**Liton Kumar Bhowmick**

Signature of Debtor 1

Executed on April 29, 2016  
 MM / DD / YYYY

**/s/ Tayde Cristina Estrada**

**Tayde Cristina Estrada**

Signature of Debtor 2

Executed on April 29, 2016  
 MM / DD / YYYY

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number *(if known)*

**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Mina Nami Khorrami**  
Signature of Attorney for Debtor

Date

**April 29, 2016**  
MM / DD / YYYY

**Mina Nami Khorrami**

Printed name

**Mina Nami Khorrami, LLC**

Firm name

**115 West Main Street, Suite LL-50  
Columbus, OH 43215**

Number, Street, City, State & ZIP Code

Contact phone **(614) 857-9590**

Email address

**mnkecf@mnk-law.com**

**0058350**

Bar number & State

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tayde Cristina Estrada</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF OHIO</b>			
Case number (if known) _____			

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		<b>Your assets</b> Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	\$ <b>78,300.00</b>
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>78,300.00</b>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>11,100.00</b>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <b>89,400.00</b>

#### Part 2: Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	\$ <b>1,196,000.00</b>
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D...	\$ <b>1,196,000.00</b>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	\$ <b>0.00</b>
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ <b>0.00</b>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$ <b>222,025.47</b>
		<b>Your total liabilities</b> \$ <b>1,418,025.47</b>

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	\$ <b>1,497.67</b>
	Copy your combined monthly income from line 12 of Schedule I.....	\$ <b>1,497.67</b>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	\$ <b>3,428.50</b>
	Copy your monthly expenses from line 22c of Schedule J.....	\$ <b>3,428.50</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
 

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?
 

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Liton Kumar Bhowmick**Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ \_\_\_\_\_

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
<b>9g. Total.</b> Add lines 9a through 9f.	<span style="border: 1px solid black; padding: 2px;">\$ <u>0.00</u></span>

Fill in this information to identify your case and this filing:

Debtor 1	<b>Liton Kumar Bhowmick</b>	
	First Name	Middle Name
Debtor 2	<b>Tayne Cristina Estrada</b>	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF OHIO</b>		
Case number: _____		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

#### 1572 Lafayette Drive

Street address, if available, or other description

Upper Arlington    OH    43220-0000  
 City                      State                      ZIP Code

##### What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$78,300.00</b>	<b>\$78,300.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**fee simple subject to dower**

Check if this is community property  
(see instructions)

##### Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Debtor's residence**

##### 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$78,300.00**

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

No  
 Yes

3.1 Make: **Toyota**  
 Model: **Celica**  
 Year: **2000**  
 Approximate mileage: **200000**  
 Other information:  
**poor condition with several mechanical problems**

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?      Current value of the portion you own?**

**\$200.00      \$200.00**

3.2 Make: **Acura**  
 Model: **MDX**  
 Year: **2007**  
 Approximate mileage: **100000**  
 Other information:  
**This car has dents and rust in the body, needs new brakes, back seat is broken, the radio and dvd player does not function at all. There are other repair issues - value is based on the condition of the vehicle.**

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?      Current value of the portion you own?**

**\$9,000.00      \$9,000.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$9,200.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

No  
 Yes. Describe.....

**bed, table, chairs, and miscellaneous household goods and furnishings**

**\$500.00**

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No  
 Yes. Describe.....

**tv, computer, printer, laptop, dvd player**

**\$500.00**

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**clothing and shoes****\$500.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**wedding rings and miscellaneous costume jewelry****\$200.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

**\$1,700.00****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the

portion you own?

Do not deduct secured  
claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes.....

Institution name:

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

17.1. <b>checking</b>	<b>PNC Bank</b> <b>Debtor's self-employment income is</b> <b>deposited in this account</b> <b>joint account with husband's brother</b>	<b>\$200.00</b>
-----------------------	---	-----------------

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Debtor Husband is the sole member of T & L Global Management, LLC. This entity engages in commercial building cleaning and maintenance services and has no net value. The assets and liabilities of this entity are itemized on an attachment. Debtor operates this entity as a sole proprietorship and reports the income on Schedule C.**

**100 %****\$0.00**

**Debtor is the sole member of N & K Holding Properties, LLC. This entity was created to hold title to the building housing Debtor's business at 721 N Rose Avenue, Columbus, OH 43219. The building was foreclosed in 2014 and 2015 and sold at a sheriff sale and this business entity has no other assets.**

**100 %****\$0.00**

**Debtor is a member of Building Maint Services, LLC. This company was registered with the Ohio Secretary of State but never conducted business and has no assets.**

**100 %****Unknown**

**Debtor is a shareholder of TLB Trade, Inc. Debtor registered this name with the Ohio Secretary of State but the entity never conducted any business and has no assets.**

**100 %****Unknown****20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

Debtor 1 **Liton Kumar Bhowmick**  
 Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**2015 income tax refund**

**federal and state**

**Unknown**

**2015 earned income credit and additional child tax credit**

**federal and state**

**Unknown**

**2016 income tax refunds**

**federal and state**

**Unknown**

**2016 earned income credit and additional child tax credit**

**federal and state**

**Unknown**

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No  
 Yes. Give specific information..

**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No  
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**life insurance - term policy****wife****\$0.00****32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*

No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**self-employment income****Unknown****36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$200.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

 No Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		\$78,300.00
56. Part 2: Total vehicles, line 5	\$9,200.00	
57. Part 3: Total personal and household items, line 15	\$1,700.00	
58. Part 4: Total financial assets, line 36	\$200.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$11,100.00	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$89,400.00

**ATTACHMENT TO SCHEDULE B**

**T&L Global Management, LLC**

T&L Global Management, Charter No. 2025259, EIN:45-2458167. Debtor is the sole member of this entity, which was created on 06/02/2011. The business of the entity consists of commercial cleaning and maintenance. At the present time this entity has only one client. An itemization of the assets and liabilities of this company are attached below. Debtors' membership interest in the entity has no net value. Assets of this business at the time the petition was filed consist of:

Checking Account, Heartland Bank as of 03/15/2016	5,698.84
vacuum cleaners and miscellaneous small maintenance and cleaning tools and supplies	1,000.00
Accounts Receivable	4,200.00

The assets of the entity are subject to a perfected UCC filing of Douglas Brugler to secure amount of \$240,000.00 and of ProXterior, Inc. to secure an unknown/disputed amount. The entity also has outstanding liabilities to subcontractors hired by the entity for work already performed in an unknown amount.

After deduction for all liens and claims against the business, this entity has no net value.

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tayde Cristina Estrada</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF OHIO</u>			
Case number (if known) _____			

Check if this is an amended filing

**Official Form 106C****Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt****1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
<b>1572 Lafayette Drive Upper Arlington, OH 43220 Franklin County Debtor's residence</b> Line from <i>Schedule A/B: 1.1</i>	<b>\$78,300.00</b>	<input checked="" type="checkbox"/> <b>\$273,850.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(1)</b>
<b>1572 Lafayette Drive Upper Arlington, OH 43220 Franklin County Debtor's residence</b> Line from <i>Schedule A/B: 1.1</i>	<b>\$78,300.00</b>	<input checked="" type="checkbox"/> <b>\$1,250.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(18)</b>
<b>2000 Toyota Celica 200000 miles poor condition with several mechanical problems</b> Line from <i>Schedule A/B: 3.1</i>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$0.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(18)</b>
<b>2007 Acura MDX 100000 miles This car has dents and rust in the body, needs new brakes, back seat is broken, the radio and dvd player does not function at all. There are other repair issues - value is based on the condition of the vehicle.</b> Line from <i>Schedule A/B: 3.2</i>	<b>\$9,000.00</b>	<input checked="" type="checkbox"/> <b>\$3,775.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(2)</b>

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known)

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
<b>2007 Acura MDX 100000 miles This car has dents and rust in the body, needs new brakes, back seat is broken, the radio and dvd player does not function at all. There are other repair issues - value is based on the condition of the vehicle. Line from <i>Schedule A/B: 3.2</i></b>	<b>\$9,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,250.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(18)</b>
<b>bed, table, chairs, and miscellaneous household goods and furnishings Line from <i>Schedule A/B: 6.1</i></b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$18,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(4)(a)</b>
<b>tv, computer, printer, laptop, dvd player Line from <i>Schedule A/B: 7.1</i></b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$2,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(4)(a)</b>
<b>Clothing and shoes Line from <i>Schedule A/B: 11.1</i></b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$5,250.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(4)(a)</b>
<b>wedding rings and miscellaneous costume jewelry Line from <i>Schedule A/B: 12.1</i></b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$3,200.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(4)(b)</b>
<b>Checking: PNC Bank Debtor's self-employment income is deposited in this account joint account with husband's brother Line from <i>Schedule A/B: 17.1</i></b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$600.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(3)</b>
<b>Checking: PNC Bank Debtor's self-employment income is deposited in this account joint account with husband's brother Line from <i>Schedule A/B: 17.1</i></b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>75%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(13)</b>
<b>Checking: PNC Bank Debtor's self-employment income is deposited in this account joint account with husband's brother Line from <i>Schedule A/B: 17.1</i></b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>75%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(17)</b>
<b>Checking: PNC Bank Debtor's self-employment income is deposited in this account joint account with husband's brother Line from <i>Schedule A/B: 17.1</i></b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>75%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>15 U.S.C. § 1673</b>
<b>federal and state: 2015 income tax refund Line from <i>Schedule A/B: 28.1</i></b>	<b>Unknown</b>	<input checked="" type="checkbox"/> <b>\$350.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(3)</b>

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayne Cristina Estrada**

Case number (if known) \_\_\_\_\_

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>federal and state: 2015 earned income credit and additional child tax credit</b> Line from <i>Schedule A/B</i> : <b>28.2</b>	<b>Unknown</b>	<input checked="" type="checkbox"/> <b>100%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. §2329.66(A)(9)(g)</b>
<b>federal and state: 2016 earned income credit and additional child tax credit</b> Line from <i>Schedule A/B</i> : <b>28.4</b>	<b>Unknown</b>	<input checked="" type="checkbox"/> <b>100%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. §2329.66(A)(9)(g)</b>
<b>life insurance - term policy Beneficiary: wife</b> Line from <i>Schedule A/B</i> : <b>31.1</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>100%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. §§ 2329.66(A)(6)(b), 3911.10, 3911.12, 3911.14</b>
<b>self-employment income</b> Line from <i>Schedule A/B</i> : <b>35.1</b>	<b>Unknown</b>	<input checked="" type="checkbox"/> <b>75%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(13)</b>
<b>self-employment income</b> Line from <i>Schedule A/B</i> : <b>35.1</b>	<b>Unknown</b>	<input checked="" type="checkbox"/> <b>75%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Ohio Rev. Code Ann. § 2329.66(A)(17)</b>
<b>self-employment income</b> Line from <i>Schedule A/B</i> : <b>35.1</b>	<b>Unknown</b>	<input checked="" type="checkbox"/> <b>75%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>15 U.S.C. § 1673</b>

**3. Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No  
 Yes

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tayde Cristina Estrada</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	<b>Brugler, Douglas</b> Creditor's Name	<b>\$240,000.00</b>	<b>\$0.00</b>	<b>\$240,000.00</b>
<p><b>Describe the property that secures the claim:</b></p> <p><b>UCC filing against all assets of T&amp;L Global Management, LLC. Client never got a copy of the paperwork he signed purportedly granting a security interest.</b></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input checked="" type="checkbox"/> Other (including a right to offset) <b>perfected UCC filing in the assets of T&amp;L Global Management, LLC</b></p>				
<p>Date debt was incurred <b>08/12/2011</b></p> <p>Last 4 digits of account number <b>8831</b></p>				

2.2	<b>Carriage Hill Condominium Unit Owners As</b> Creditor's Name	<b>Describe the property that secures the claim:</b>	<b>\$0.00</b>	<b>\$78,300.00</b>	<b>\$0.00</b>
<p><b>1572 Lafayette Drive Upper</b> <b>Arlington, OH 43220 Franklin</b> <b>County</b> <b>Debtor's residence</b></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p>					
<p><b>1630 Oak Hill Road</b> <b>Columbus, OH 43220</b></p> <p>Number, Street, City, State &amp; Zip Code</p>					
<p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p>					

Debtor 1	<b>Liton Kumar Bhowmick</b>			Case number (if known)			
	First Name	Middle Name	Last Name				
Debtor 2	<b>Tayde Cristina Estrada</b>						
	First Name	Middle Name	Last Name				
<input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> <b>Check if this claim relates to a community debt</b>			<input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>contominium dues, notice only</b>				
Date debt was incurred <b>2015</b>		Last 4 digits of account number _____					
2.3	<b>Franklin County Treasurer</b> Creditor's Name			Describe the property that secures the claim:	\$0.00	\$78,300.00	\$0.00
				<b>1572 Lafayette Drive Upper Arlington, OH 43220 Franklin County</b>			
				<b>Debtor's residence</b>			
				As of the date you file, the claim is: Check all that apply.			
				<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
				<b>Nature of lien.</b> Check all that apply.			
				<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>real estate taxes, notice only</b>			
Date debt was incurred <b>2015</b>		Last 4 digits of account number <b>6400</b>					
2.4	<b>Huntington National Bank</b> Creditor's Name			Describe the property that secures the claim:	\$956,000.00	\$78,300.00	\$877,700.00
				<b>1572 Lafayette Drive Upper Arlington, OH 43220 Franklin County - Debtor's residence.</b>			
				<b>Huntington has two claims, each secured by a judgment lien, and a mortgage securing both debts.</b>			
				<b>Amount listed is total of both claims</b>			
				As of the date you file, the claim is: Check all that apply.			
				<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
				<b>Nature of lien.</b> Check all that apply.			
				<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>mortgage and judgment lien</b>			
Date debt was incurred <b>2011</b>		Last 4 digits of account number _____					
2.5	<b>Peoplefirst Finance, LLC</b> Creditor's Name			Describe the property that secures the claim:	\$0.00	\$200.00	\$0.00
				<b>2000 Toyota Celica 200000 miles poor condition with several mechanical problems</b>			
				As of the date you file, the claim is: Check all that apply.			
				<input type="checkbox"/> Contingent			

Debtor 1	<b>Liton Kumar Bhowmick</b>			Case number (if known)	_____	
	First Name	Middle Name	Last Name			
Debtor 2	<b>Tayde Cristina Estrada</b>			First Name	Middle Name	Last Name
				Number, Street, City, State & Zip Code		
<p><input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input type="checkbox"/> Other (including a right to offset) _____</p>						
<p><b>Who owes the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim relates to a community debt</b> _____</p>						

<b>PMSI - paid but unreleased of record</b>	_____
Date debt was incurred	Last 4 digits of account number

2.6	<b>Proxterior, Inc.</b>	Describe the property that secures the claim:	Unknown	\$0.00	Unknown
<p>Creditor's Name</p> <p><b>c/o Karen Turner 5114 Wolf Run Drive Columbus, OH 43230</b></p> <p>Number, Street, City, State &amp; Zip Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim relates to a community debt</b> _____</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input checked="" type="checkbox"/> Other (including a right to offset) <b>perfected UCC filing in the assets of T&amp;L Global Management, Inc.</b></p>					
Date debt was incurred	02/27/2012	Last 4 digits of account number	_____		

Add the dollar value of your entries in Column A on this page. Write that number here:  
If this is the last page of your form, add the dollar value totals from all pages.  
Write that number here:

**\$1,196,000.00**

**\$1,196,000.00**

<b>Part 2: List Others to Be Notified for a Debt That You Already Listed</b>					
<p>Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.</p>					
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Brugler, Douglas 5792 Medallion Drive West Westerville, OH 43082</b>	On which line in Part 1 did you enter the creditor?	<b>2.1</b>	Last 4 digits of account number	_____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Brugler, Nancy 5792 Medallion Drive West Westerville, OH 43082</b>	On which line in Part 1 did you enter the creditor?	<b>2.1</b>	Last 4 digits of account number	_____

Debtor 1	<b>Liton Kumar Bhowmick</b>	Case number (if known) _____
	First Name _____ Middle Name _____ Last Name _____	
Debtor 2	<b>Tayde Cristina Estrada</b>	Case number (if known) _____
	First Name _____ Middle Name _____ Last Name _____	
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Dennis Morrison, Esq</b> <b>Lane Alton</b> <b>Two Miranova Pl., Ste 220</b> <b>Columbus, OH 43215</b>	On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number _____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Franklin County Prosecuting Attorney</b> <b>373 South High Street, 17th Floor</b> <b>Columbus, OH 43215</b>	On which line in Part 1 did you enter the creditor? <u>2.3</u> Last 4 digits of account number _____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Mularski, Bonham, Dittmer &amp; Phillips LLC</b> <b>107 W. Johnstown Road</b> <b>Columbus, OH 43230</b>	On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number _____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Small Business Administration</b> <b>401 N. Front Street</b> <b>Suite 200</b> <b>Columbus, OH 43215</b>	On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number _____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Small Business Administration</b> <b>c/o National Guarantee Purchase Center</b> <b>1145 Herndon Parkway</b> <b>Herndon, VA 20170</b>	On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number _____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>U.S. Attorney General</b> <b>Attn: service of process</b> <b>950 Pennsylvania Avenue, NW</b> <b>Washington, DC 20530-0001</b>	On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number _____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>U.S. Attorney-Columbus</b> <b>303 Marconi Blvd 2nd Floor</b> <b>Columbus, OH 43215</b>	On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number _____

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tayde Cristina Estrada</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF OHIO</b>			
Case number (if known) _____			

Check if this is an  
amended filing

**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	<p><b>Behal Law Group, LLLC</b> Nonpriority Creditor's Name <b>501 South High Street</b> <b>Columbus, OH 43215</b> Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <b>3656</b></p> <p>When was the debt incurred? <b>2015</b></p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>attorney fees</b></p>

Debtor 1 **Liton Kumar Bhowmick**Debtor 2 **Tayde Cristina Estrada**

Case number (if known)

4.2

**Brugler, Nancy**

Nonpriority Creditor's Name

**13611 BLYTHEFIELD TERRACE  
Bradenton, FL 34202**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Last 4 digits of account number

**8831****Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Debtor is the sole member of T & L Global Management, LLC. This entity engages in commercial building maintenance and cleaning. The entity has no assets other than vacuum cleaners and miscellaneous small maintenance and cleaning tools and**

Yes

 Other. Specifysmall maintenance and cleaning tools and

4.3

**Cap1/Bstby**

Nonpriority Creditor's Name

Last 4 digits of account number

**4026****\$0.00**

Opened 6/01/03 Last Active

3/01/05

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify

4.4

**Cap1/Rhode**

Nonpriority Creditor's Name

**1405 Foulk Road  
Wilmington, DE 19808**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**6787****\$0.00**

Opened 10/01/01 Last Active

7/01/05

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify

Debtor 1 **Liton Kumar Bhowmick**Debtor 2 **Tayde Cristina Estrada**

Case number (if known)

4.5

**Chase Card**

Nonpriority Creditor's Name

**Po Box 15298  
Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**1827****\$34,585.58**

When was the debt incurred?

**Opened 7/17/01 Last Active  
1/21/16**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **business credit card**

4.6

**Chase Card**

Nonpriority Creditor's Name

**Po Box 15298  
Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**0890****\$12,940.00**

When was the debt incurred?

**Opened 7/17/01 Last Active  
3/21/16**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.7

**Comenity Bank/Vctrsssec**

Nonpriority Creditor's Name

**Po Box 182789  
Columbus, OH 43218**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**0567****\$0.00**

When was the debt incurred?

**Opened 12/29/10 Last Active  
6/03/15**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Charge Account**

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

4.8

**COMMERCIAL SERVICE SYSTEMS  
LLC**

Nonpriority Creditor's Name

**107 W JOHNSTOWN ROAD  
Columbus, OH 43230**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number **8831** \_\_\_\_\_**\$0.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed  
**Type of NONPRIORITY unsecured claim:**  
 Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **notice only** \_\_\_\_\_

4.9

**Conley, Brandi**

Nonpriority Creditor's Name

**1224 S. Pearl Street  
Columbus, OH 43206**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number **3656** \_\_\_\_\_**\$0.00**When was the debt incurred? **2015** \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed  
**Type of NONPRIORITY unsecured claim:**  
 Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **notice only** \_\_\_\_\_

4.1  
0**D & N HOLDING PROPERTIESLLC**

Nonpriority Creditor's Name

**C/O MERCURY AGENT COMPANY  
250 WEST STATE STREET  
Columbus, OH 43215**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number **8831** \_\_\_\_\_**Unknown**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed  
**Type of NONPRIORITY unsecured claim:**  
 Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

4.1 1	<b>Discover Fin Svcs Llc</b> Nonpriority Creditor's Name	Last 4 digits of account number <b>5658</b>	\$0.00
	<b>Po Box 15316 Wilmington, DE 19850</b> Number Street City State Zip Code	When was the debt incurred? <b>Opened 6/04/04 Last Active 2/22/07</b>	
	<b>Who incurred the debt?</b> Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input type="checkbox"/> <b>Check if this claim is for a community debt</b>	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<b>Is the claim subject to offset?</b>	<input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>	
	<input checked="" type="checkbox"/> No		
	<input type="checkbox"/> Yes		
4.1 2	<b>Fifth Third Bank</b> Nonpriority Creditor's Name	Last 4 digits of account number <b>1392</b>	\$0.00
	<b>5050 Kingsley Dr Cincinnati, OH 45227</b> Number Street City State Zip Code	When was the debt incurred? <b>Opened 8/05/04 Last Active 4/10/08</b>	
	<b>Who incurred the debt?</b> Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input type="checkbox"/> <b>Check if this claim is for a community debt</b>	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<b>Is the claim subject to offset?</b>	<input checked="" type="checkbox"/> Other. Specify <b>notice only</b>	
	<input checked="" type="checkbox"/> No		
	<input type="checkbox"/> Yes		
4.1 3	<b>Huntington National Bank</b> Nonpriority Creditor's Name	Last 4 digits of account number <b>0252</b>	\$901.44
	<b>41 S. High Street Columbus, OH 43215</b> Number Street City State Zip Code	When was the debt incurred? <b>2015</b>	
	<b>Who incurred the debt?</b> Check one.	As of the date you file, the claim is: Check all that apply	
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input checked="" type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input type="checkbox"/> <b>Check if this claim is for a community debt</b>	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<b>Is the claim subject to offset?</b>	<input checked="" type="checkbox"/> Other. Specify <b>credit card - business debt</b>	
	<input checked="" type="checkbox"/> No		
	<input type="checkbox"/> Yes		

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

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Case number (if known)

4.1 4	<b>Mcydsnb</b> Nonpriority Creditor's Name	Last 4 digits of account number <b>8830</b>	\$0.00
	<b>9111 Duke Blvd Mason, OH 45040</b>	When was the debt incurred? <b>Opened 5/29/10 Last Active 7/04/15</b>	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	<b>Who incurred the debt?</b> Check one.	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	
	<b>Check if this claim is for a community debt</b>	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
	<b>Is the claim subject to offset?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
		<b>Type of NONPRIORITY unsecured claim:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Student loans</li> <li><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</li> <li><input checked="" type="checkbox"/> Other. Specify <b>Charge Account</b></li> </ul>	

4.1 5	Ohio Department of Taxation	Last 4 digits of account number
	Nonpriority Creditor's Name <b>Attn: Bankruptcy Division</b> <b>P.O. Box 530</b> <b>Columbus, OH 43266</b>	7098
		\$0.00
	Number Street City State Zip Code	
	<b>Who incurred the debt?</b> Check one.	
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
	<b>Is the claim subject to offset?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
	<b>Type of NONPRIORITY unsecured claim:</b>	
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<b>tax obligation - notice only, believed to be the obligation of a different entity</b>	
	<input checked="" type="checkbox"/> Other. Specify <hr/>	

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

4.1 7	<b>Pnc Bank</b> Nonpriority Creditor's Name  <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222</b> Number Street City State Zip Code	Last 4 digits of account number <b>8987</b>  When was the debt incurred? <b>Opened 9/16/10 Last Active 10/01/15</b>	\$0.00
<p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <b>notice only</b></p> <p><input type="checkbox"/> Yes</p>			
<p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>Check Credit Or Line Of Credit</b></p>			
4.1 8	<b>Pnc Bank</b> Nonpriority Creditor's Name  <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222</b> Number Street City State Zip Code	Last 4 digits of account number <b>3392</b>  When was the debt incurred? <b>Opened 10/03/97</b>	\$0.00
<p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <b>Check Credit Or Line Of Credit</b></p> <p><input type="checkbox"/> Yes</p>			
4.1 9	<b>Pnc Bank, N.A.</b> Nonpriority Creditor's Name  <b>1 Financial Pkwy</b> <b>Kalamazoo, MI 49009</b> Number Street City State Zip Code	Last 4 digits of account number <b>5986</b>  When was the debt incurred? <b>Opened 2/07/14 Last Active 1/21/16</b>	\$23,616.27
<p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <b>charge account</b></p> <p><input type="checkbox"/> Yes</p>			

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known)

4.2 0	<b>Pnc Bank, N.A.</b> Nonpriority Creditor's Name <b>1 Financial Pkwy</b> <b>Kalamazoo, MI 49009</b> Number Street City State Zip Code	Last 4 digits of account number <b>3161</b>	\$6,000.00
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>			
4.2 1	<b>PNC Bank, NA</b> Nonpriority Creditor's Name <b>222 Delaware Avenue</b> <b>Wilmington, DE 19899</b> Number Street City State Zip Code	Last 4 digits of account number <b>8284</b>	\$5,984.05
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>business credit card</b>			
4.2 2	<b>Pncbank</b> Nonpriority Creditor's Name <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222</b> Number Street City State Zip Code	Last 4 digits of account number <b>3392</b>	\$65,000.00
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt 			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Check Credit Or Line Of Credit</b>			

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

4.2  
3

<b>Pncbank</b> Nonpriority Creditor's Name <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222</b> Number Street City State Zip Code	Last 4 digits of account number <b>0061</b>	\$62,854.13
<b>Who incurred the debt?</b> Check one.	<b>When was the debt incurred?</b> <b>2015</b>	
<b>As of the date you file, the claim is:</b> Check all that apply		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>business line of credit</b>	

4.2  
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<b>Recovery One Llc</b> Nonpriority Creditor's Name <b>3240 Henderson Rd</b> <b>Columbus, OH 43220</b> Number Street City State Zip Code	Last 4 digits of account number <b>7896</b>	\$3,710.00
<b>Who incurred the debt?</b> Check one.	<b>When was the debt incurred?</b> <b>Opened 10/06/14 Last Active 8/01/14</b>	
<b>As of the date you file, the claim is:</b> Check all that apply		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Rea Associates</b>	

4.2  
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<b>Schaeffer, Karl</b> Nonpriority Creditor's Name <b>6327 WINDRUSH LANE</b> <b>Blacklick, OH 43004</b> Number Street City State Zip Code	Last 4 digits of account number <b>3021</b>	\$0.00
<b>Who incurred the debt?</b> Check one.	<b>When was the debt incurred?</b> <b>2005</b>	
<b>As of the date you file, the claim is:</b> Check all that apply		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>notice only</b>	

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

4.2  
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<b>Schaeffer, Sue</b>	Last 4 digits of account number	<b>2005</b>	<b>\$0.00</b>
Nonpriority Creditor's Name <b>6327 WINDRUSH LANE Blacklick, OH 43004</b>	When was the debt incurred?	<b>05 CV 003021</b>	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts		
<input type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Other. Specify <b>notice only</b>		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.2  
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<b>Syncb/Care Credit</b>	Last 4 digits of account number	<b>5605</b>	<b>\$0.00</b>
Nonpriority Creditor's Name <b>C/O Po Box 965036 Orlando, FL 32896</b>	When was the debt incurred?	<b>Opened 3/09/04</b>	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts		
<input type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Other. Specify <b>Charge Account</b>		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.2  
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<b>Syncb/Care Credit</b>	Last 4 digits of account number	<b>5621</b>	<b>\$0.00</b>
Nonpriority Creditor's Name <b>C/O Po Box 965036 Orlando, FL 32896</b>	When was the debt incurred?	<b>Opened 3/24/04</b>	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts		
<input type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Other. Specify <b>Charge Account</b>		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

4.2 9	<p><b>Syncb/Tjx Cos Dc</b> Nonpriority Creditor's Name</p> <p><b>Po Box 965005</b> <b>Orlando, FL 32896</b></p> <p>Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <b>1498</b></p> <p>When was the debt incurred? <b>Opened 5/18/12 Last Active 9/29/13</b></p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b></p>	<b>\$0.00</b>
4.3 0	<p><b>Third Federal S &amp; L</b> Nonpriority Creditor's Name</p> <p><b>7007 Broadway Ave</b> <b>Cleveland, OH 44105</b></p> <p>Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <b>3609</b></p> <p>When was the debt incurred? <b>Opened 4/30/08 Last Active 5/22/15</b></p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>notice only</b></p>	<b>\$0.00</b>
4.3 1	<p><b>Von Maur</b> Nonpriority Creditor's Name</p> <p><b>6565 Brady</b> <b>Davenport, IA 52806</b></p> <p>Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <b>9152</b></p> <p>When was the debt incurred? <b>Opened 6/01/11 Last Active 2/05/16</b></p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>Charge Account</b></p>	<b>\$434.00</b>

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

4.3 2	<b>Zacks Law Group, LLC</b> Nonpriority Creditor's Name <b>33 S James Road</b> <b>3rd Floor</b> <b>Columbus, OH 43213</b> Number Street City State Zip Code	Last 4 digits of account number _____	<b>\$6,000.00</b>
	<b>Who incurred the debt?</b> Check one.	When was the debt incurred? <b>2014-2015</b>	
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>	<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>attorney fees</b> _____	
	<b>Is the claim subject to offset?</b>	<input type="checkbox"/> No <input type="checkbox"/> Yes	

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address <b>Apelles</b> <b>3700 Corporate Drive</b> <b>Suite 240</b> <b>Columbus, OH 43231</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.13</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
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Name and Address <b>Baker &amp; Hostetler</b> <b>65 East State Street, Suite 2100</b> <b>Columbus, OH 43215</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.25</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
--	--

Name and Address <b>Baker &amp; Hostetler</b> <b>65 East State Street, Suite 2100</b> <b>Columbus, OH 43215</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.26</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
--	--

Name and Address <b>Ohio Attorney General</b> <b>Collections Enforcement Section</b> <b>150 East Gay Street, 21st Floor</b> <b>Columbus, OH 43215</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.15</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
---	--

Name and Address <b>Ohio Attorney General</b> <b>Collections Enforcement Section</b> <b>150 East Gay Street, 21st Floor</b> <b>Columbus, OH 43215</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.16</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
---	--

Name and Address <b>Wolinetz Law Offices</b> <b>250 Civic Center Drive</b> <b>Suite 100</b> <b>Columbus, OH 43215</b>	On which entry in Part 1 or Part 2 did you list the original creditor? Line <b>4.25</b> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
---	--

Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?
------------------	--

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**Wolinetz Law Offices**  
**250 Civic Center Drive**  
**Suite 100**  
**Columbus, OH 43215**Line **4.26** of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a. \$ <b>0.00</b>	Total Claim
	6b. Taxes and certain other debts you owe the government	6b. \$ <b>0.00</b>	
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <b>0.00</b>	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <b>0.00</b>	
	6e. Total Priority. Add lines 6a through 6d.	6e. \$ <b>0.00</b>	
Total claims from Part 2	6f. Student loans	6f. \$ <b>0.00</b>	Total Claim
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <b>0.00</b>	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <b>0.00</b>	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <b>222,025.47</b>	
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ <b>222,025.47</b>	

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tayde Cristina Estrada</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 varous subcontractors  500 Technology Dr. Saint Charles, MO 63304	Debtor's closely held business entity, T&L Global Management, LLC has contracts with varous subcontractors to perform commercial cleaning and maintenance services. Debtor does not believe that he personally is a party to these contracts, but rather they are contracts between T&L Global Management and the subcontractors. To the extent Debtor is a party to the contracts, Debtor intends to assume the contracts.
2.2 Verizon 500 Technology Dr. Saint Charles, MO 63304	Debtor(s) have a 2-year contract for cellular phone service with Verizon. Terms are \$120 per month. Debtor(s) is/are current and intend to assume the contract.

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b> First Name _____ Middle Name _____ Last Name _____		
Debtor 2 (Spouse if, filing)	<b>Tayde Cristina Estrada</b> First Name _____ Middle Name _____ Last Name _____		
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**  
Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.1 **N & K Holdings Properties**  
721 N Rose Avenue  
Columbus, OH 43219

Schedule D, line 2.4  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G \_\_\_\_\_  
**Huntington National Bank**

3.2 **Proxterior**  
721 N. Rose Avenue  
Columbus, OH 43219

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.9  
 Schedule G \_\_\_\_\_  
**Conley, Brandi**

3.3 **T & L Global Management, LLC**  
721 N Rose Avenue  
Columbus, OH 43219

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.13  
 Schedule G \_\_\_\_\_  
**Huntington National Bank**

Debtor 1 **Liton Kumar Bhowmick**  
**Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

3.4 **Tayde C. Estrada**  
**1572 Lafayette Dr**  
**Columbus, OH 43220**

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

Schedule D, line 2.4  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G \_\_\_\_\_  
**Huntington National Bank**

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b>
Debtor 2 (Spouse, if filing)	<b>Tayde Cristina Estrada</b>
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF OHIO</b>
Case number (if known)	

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
Occupation	<b>software engineer</b>	<b>homemaker</b>
Employer's name	<b>self-employed</b>	
Employer's address		

How long employed there?

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>0.00</b>	\$ <b>0.00</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>0.00</b>	+\$ <b>0.00</b>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <b>0.00</b>	\$ <b>0.00</b>

Debtor 1 **Liton Kumar Bhowmick**  
 Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>	
<b>Copy line 4 here</b> .....	<b>4. \$ 0.00</b>	<b>\$ 0.00</b>	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ 0.00	\$ 0.00	
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ 0.00	\$ 0.00	
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ 0.00	\$ 0.00	
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ 0.00	\$ 0.00	
5e. <b>Insurance</b>	5e. \$ 0.00	\$ 0.00	
5f. <b>Domestic support obligations</b>	5f. \$ 0.00	\$ 0.00	
5g. <b>Union dues</b>	5g. \$ 0.00	\$ 0.00	
5h. <b>Other deductions.</b> Specify: _____	5h.+ \$ 0.00	+ \$ 0.00	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 1,497.67	\$ 0.00	
8b. <b>Interest and dividends</b>	8b. \$ 0.00	\$ 0.00	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. <b>Unemployment compensation</b>	8d. \$ 0.00	\$ 0.00	
8e. <b>Social Security</b>	8e. \$ 0.00	\$ 0.00	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00	
8g. <b>Pension or retirement income</b>	8g. \$ 0.00	\$ 0.00	
8h. <b>Other monthly income.</b> Specify: _____	8h.+ \$ 0.00	+ \$ 0.00	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,497.67	\$ 0.00	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 1,497.67	+ \$ 0.00	= \$ 1,497.67
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ 0.00		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 1,497.67		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: <b>Debtors' only income is from his business, T&amp;L Global Management, LLC. Debtor has not had any income as a software engineer/consultant in the last 6 months. Business income and expenses is attached. Payroll expenses is for independent contract 1099 subcontractors; there are no W-2 employees of the business.</b>			

**United States Bankruptcy Court**  
**Southern District of Ohio**

In re **Liton Kumar Bhowmick**  
**Tayde C. Estrada**

Debtor(s)

Case No.  
Chapter

**7**

**BUSINESS INCOME AND EXPENSES**

**FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS** (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ **63,272.04**

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income \$ **5,272.67**

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor) \$ **3,775.00**

4. Payroll Taxes \$ **0.00**

5. Unemployment Taxes \$ **0.00**

6. Worker's Compensation \$ **0.00**

7. Other Taxes \$ **0.00**

8. Inventory Purchases (Including raw materials) \$ **0.00**

9. Purchase of Feed/Fertilizer/Seed/Spray \$ **0.00**

10. Rent (Other than debtor's principal residence) \$ **0.00**

11. Utilities \$ **0.00**

12. Office Expenses and Supplies \$ **0.00**

13. Repairs and Maintenance \$ **0.00**

14. Vehicle Expenses \$ **0.00**

15. Travel and Entertainment \$ **0.00**

16. Equipment Rental and Leases \$ **0.00**

17. Legal/Accounting/Other Professional Fees \$ **0.00**

18. Insurance \$ **0.00**

19. Employee Benefits (e.g., pension, medical, etc.) \$ **0.00**

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION	TOTAL
-------------	-------

21. Other (Specify):

DESCRIPTION	TOTAL
-------------	-------

22. Total Monthly Expenses (Add items 3-21) \$ **3,775.00**

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ **1,497.67**

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b>
Debtor 2	<b>Tayde Cristina Estrada</b>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF OHIO</b>
Case number (If known)	

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes.

Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

daughter

5

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

daughter

7

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

#### Your expenses

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **0.00**

##### If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>162.50</b>
4b. \$	<b>26.00</b>
4c. \$	<b>40.00</b>
4d. \$	<b>312.00</b>
5. \$	<b>0.00</b>

Debtor 1 **Liton Kumar Bhowmick**  
 Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <b>75.00</b>
	6b. Water, sewer, garbage collection	6b. \$ <b>0.00</b>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>0.00</b>
	6d. Other. Specify: <b>cell phone</b>	6d. \$ <b>120.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$ <b>800.00</b>	
8. <b>Childcare and children's education costs</b>	8. \$ <b>666.00</b>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <b>50.00</b>	
10. <b>Personal care products and services</b>	10. \$ <b>50.00</b>	
11. <b>Medical and dental expenses</b>	11. \$ <b>100.00</b>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>300.00</b>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>0.00</b>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <b>0.00</b>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <b>82.00</b>	
15b. Health insurance	15b. \$ <b>550.00</b>	
15c. Vehicle insurance	15c. \$ <b>95.00</b>	
15d. Other insurance. Specify:	15d. \$ <b>0.00</b>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$ <b>0.00</b>	
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$ <b>0.00</b>	
17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>	
17c. Other. Specify:	17c. \$ <b>0.00</b>	
17d. Other. Specify:	17d. \$ <b>0.00</b>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <b>0.00</b>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify:	\$ <b>0.00</b>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <b>0.00</b>	
20b. Real estate taxes	20b. \$ <b>0.00</b>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>	
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>	
21. <b>Other:</b> Specify:	21. +\$ <b>0.00</b>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <b>3,428.50</b>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <b>3,428.50</b>	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <b>3,428.50</b>	
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <b>1,497.67</b>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <b>3,428.50</b>	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <b>-1,930.83</b>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tayde Cristina Estrada</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF OHIO</b>		
Case number (if known)			

Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Liton Kumar Bhowmick

**Liton Kumar Bhowmick**

Signature of Debtor 1

Date April 29, 2016

X /s/ Tayde Cristina Estrada

**Tayde Cristina Estrada**

Signature of Debtor 2

Date April 29, 2016

Fill in this information to identify your case:

Debtor 1	<b>Liton Kumar Bhowmick</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tayde Cristina Estrada</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married  
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No  
 Yes. Fill in the details.

	Debtor 1	Debtor 2		
From January 1 of current year until the date you filed for bankruptcy:	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$4,493.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

	<b>Debtor 1</b> <b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)	<b>Debtor 2</b> <b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)
<b>For last calendar year:</b> <b>(January 1 to December 31, 2015)</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$15,000.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>
<b>For the calendar year before that:</b> <b>(January 1 to December 31, 2014)</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$531.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No  
 Yes. Fill in the details.

<b>Debtor 1</b> <b>Sources of income</b> Describe below.	<b>Gross income from each source</b> (before deductions and exclusions)	<b>Debtor 2</b> <b>Sources of income</b> Describe below.	<b>Gross income</b> (before deductions and exclusions)

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

No. Go to line 7.  
 Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.  
 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Carriage Hill Condominium Unit Owners As 1630 Oak Hill Road Columbus, OH 43220	monthly for condominium fees	\$312.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>condominium fees</u>

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known)

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
various utilities	monthly for current utility bills	\$0.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>utility bills</u>

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No  
 Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No  
 Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No  
 Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Huntington National Bank v. Liton K. Bhowmick, et al. 15CV011151	foreclosure	Franklin County Court of Common Pleas Attn: Franklin County Clerk of Courts 345 South High Street Columbus, OH 43215	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Huntington National Bank v. N & K Holding Properties, LLC, et al. 14 CV 012341	foreclosure of commercial property	Franklin County Court of Common Pleas Attn: Franklin County Clerk of Courts 345 South High Street Columbus, OH 43215	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Brandi M. Conley v. Proxterior, et al. 2015 CVI 003656	small claims	Franklin County Municipal Court 375 South High Street Columbus, OH 43215	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

**suit against Debtor's closely held business entity**

**dismissed without prejudice**

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

No. Go to line 11.  
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
Huntington National Bank 41 S. High Street Columbus, OH 43215	Commercial property owned by Defendant's closely held business entity, N&K Holding Properties, LLC located at 721 N Rose, Columbus, Franklin County, OH 43219 was foreclosed and sold at a sheriff sale. The sale was held on 10/23/2015, the Amended Order Confirming Sale was entered on 12/15/2015, and the deed transferring the property was recorded on 12/22/2015.	10/23/2015	\$168,000.00

Property was repossessed.  
 Property was foreclosed.  
 Property was garnished.  
 Property was attached, seized or levied.

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

No  
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
PNC Bank 4661 East Main Street Columbus, OH 43251	PNC deducted debtor-husband's monthly payment of \$900 from husband's credit card with PNC.	last 2 months	\$1,800.00

Last 4 digits of account number: \_\_\_\_\_

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

No  
 Yes

**Part 5: List Certain Gifts and Contributions**

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value
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14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

No  
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
--	-------------------------------	-----------------------	-------

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No  
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .			

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No  
 Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Mina Nami Khorrami, LLC 115 West Main, Suite LL-50 Columbus, OH 43215 mnkecf@mkn-law.com Debtor	\$2,000 attorney fees \$ 335 filing fee \$ 38 credit report	January and February, 2016	\$2,373.00

Allen Credit and Debt Counseling Agency 20003 37th Avenue Wolsey, SD 57384 <a href="https://www.acdcas.com/">https://www.acdcas.com/</a> Debtors	\$20 for prebankruptcy counseling	April, 2016	\$20.00
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17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No  
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No  
 Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No  
 Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No  
 Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No  
 Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No  
 Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No  
 Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	--	-----------------------	-------

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known)

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No  
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

No  
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No  
 Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation  
 No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
N & K Holdings Properties, LLC 721 N Rose Avenue Columbus, OH 43219	holding company created to hold title to the commercial property located at 721 N. Rose Avenue. The commercial real estate was foreclosed and sold at a sheriff sale and the entity has no other assets, although it remains in active status with the Secretary of State.	Dates business existed EIN: Charter No. 2024757 From-To 05/31/2011 to present

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known)

<b>Business Name</b> <b>Address</b> (Number, Street, City, State and ZIP Code)	<b>Describe the nature of the business</b> <b>Name of accountant or bookkeeper</b>	<b>Employer Identification number</b> Do not include Social Security number or ITIN.
<b>Proxterior, LLC</b> <b>c/o Marcus Dunn, R/A</b> <b>33 S James Road, 3rd Floor</b> <b>Columbus, OH 43213</b>	<b>Debtor was never an owner of this business. Debtor's only connection with this business is that he gave permission to use the name "Proxterior," which Debtor had used in a previous business venture, and is being listed for purposes of full disclosure.</b>	<b>Dates business existed</b> <b>EIN:</b> <b>N/A</b> <b>From-To</b> <b>01/09/2015 to present</b>
<b>T &amp; L Global Management, LLC</b> <b>dba Pro-Touch</b> <b>721 N Rose Avenue</b> <b>Columbus, OH 43219</b>	<b>commercial cleaning and maintenance service.</b>	<b>EIN:</b> <b>Charter No. 2025259</b> <b>From-To</b> <b>06/02/2011 to present</b>
<b>Building Maint Services, LLC</b> <b>1572 Lafayette Drive</b> <b>Columbus, OH 43220</b>	<b>Debtor registered this name with the Ohio Secretary of State but this entity never conducted business and has no assets, although it remains in active status.</b>	<b>EIN:</b> <b>Charter No. 2215192</b> <b>From-To</b> <b>08/01/2013 to present</b>
<b>TLB Trade Inc.</b> <b>72 N. Rose Avenue</b> <b>Columbus, OH 43219</b>	<b>Debtor registered this name with the Ohio Secretary of State but this entity never conducted business and never had any assets, although its charer remains in active status.</b>	<b>EIN:</b> <b>Charter No. 2230569</b> <b>From-To</b> <b>10/01/2013 to present</b>
<b>Proxterior, Inc.</b> <b>c/o Karen Turner</b> <b>5114 Wolf Run Drive</b> <b>Columbus, OH 43230</b>	<b>Residential painting. This business was formally dissolved in August, 2012 and there are no remaining assets of the business.</b>	<b>EIN:</b> <b>Charter No. 1089728</b> <b>From-To</b> <b>formally dissolved in August, 2012</b>

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

 No Yes. Fill in the details below.

<b>Name</b> <b>Address</b> (Number, Street, City, State and ZIP Code)	<b>Date Issued</b>
---	--------------------

Debtor 1 **Liton Kumar Bhowmick**  
Debtor 2 **Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

*/s/ Liton Kumar Bhowmick*  
Liton Kumar Bhowmick  
Signature of Debtor 1

*/s/ Tayde Cristina Estrada*  
Tayde Cristina Estrada  
Signature of Debtor 2

Date April 29, 2016

Date April 29, 2016

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No  
 Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**United States Bankruptcy Court**  
**Southern District of Ohio**

In re **Liton Kumar Bhowmick**  
**Tayde Cristina Estrada**

Debtor(s)

Case No.

Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <b>2,000.00</b>
Prior to the filing of this statement I have received .....	\$ <b>2,000.00</b>
Balance Due .....	\$ <b>0.00</b>

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the Debtor(s) in this bankruptcy, any adversary proceeding, motion to extend stay, and other contested bankruptcy matters will be handled at an hourly rate of \$300.00.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

April 29, 2016

*Date*

/s/ Mina Nami Khorrami

**Mina Nami Khorrami 0058350**

*Signature of Attorney*

**Mina Nami Khorrami, LLC**

**115 West Main Street, Suite LL-50**

**Columbus, OH 43215**

**(614) 857-9590 Fax: (614) 304-0102**

**mnkecf@mnk-law.com**

*Name of law firm*

Fill in this information to identify your case:

Debtor 1 **Liton Kumar Bhowmick**

Debtor 2 **Tayde Cristina Estrada**  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- 1. There is no presumption of abuse
- 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- 3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

## Official Form 122A - 1

### Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

#### Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
- Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:
  - Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
  - Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <b>0.00</b>	\$ <b>0.00</b>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <b>0.00</b>	\$ <b>0.00</b>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <b>0.00</b>	\$ <b>0.00</b>
5. Net income from operating a business, profession, or farm	Debtor 1	
Gross receipts (before all deductions)	\$ <b>5,272.67</b>	
Ordinary and necessary operating expenses	-\$ <b>3,775.00</b>	
Net monthly income from a business, profession, or farm	\$ <b>1,497.67</b>	Copy here -> \$ <b>1,497.67</b>
6. Net income from rental and other real property	Debtor 1	
Gross receipts (before all deductions)	\$ <b>0.00</b>	
Ordinary and necessary operating expenses	-\$ <b>0.00</b>	
Net monthly income from rental or other real property	\$ <b>0.00</b>	Copy here -> \$ <b>0.00</b>
7. Interest, dividends, and royalties	\$ <b>0.00</b>	\$ <b>0.00</b>

Debtor 1  
Debtor 2

**Liton Kumar Bhowmick**  
**Tayde Cristina Estrada**

Case number (if known) \_\_\_\_\_

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ **0.00**  
For your spouse ..... \$ **0.00**

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
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\$ **0.00** \$ **0.00**

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

**10. Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

\$ **0.00** \$ **0.00**

Total amounts from separate pages, if any.

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>+ \$ 0.00</b>	<b>\$ 0.00</b>

**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ <b>1,497.67</b>	<b>+ \$ 0.00</b>	<b>= \$ 1,497.67</b>
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Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

**12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 ..... **Copy line 11 here=>**

\$ **1,497.67**

Multiply by 12 (the number of months in a year)

12b. The result is your annual income for this part of the form

**x 12**  
12b. \$ **17,972.04**

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

**OH**

Fill in the number of people in your household.

**4**

Fill in the median family income for your state and size of household.

13. \$ **78,983.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

14a.  Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse*.  
Go to Part 3.  
14b.  Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2*.  
Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ Liton Kumar Bhowmick**

**Liton Kumar Bhowmick**  
Signature of Debtor 1

**X /s/ Tayde Cristina Estrada**

**Tayde Cristina Estrada**  
Signature of Debtor 2

Date **April 29, 2016**

MM / DD / YYYY

Date **April 29, 2016**

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

### You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### Chapter 7: Liquidation

\$245	filin	g fee
\$75	admi	nistrative fee
+ <u>      </u>	<u>      </u>	<u>      </u>
	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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\$1,167		filing fee		
+		\$550	administrative fee	
		\$1,717		total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

**Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.**

**Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.**

**You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.**

**Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_form\\_s.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html)

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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Collections Enforcement Section  
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Ohio Department of Taxation  
Attn: Bankruptcy Division  
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